

Information to identify the case:

Debtor 1	<u>Marie D. Brietkreutz</u>	Social Security number or ITIN	xxx-xx-9959
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-22648-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Marie D. Brietkreutz

6/20/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Marie D. Brietkreutz
DebtorCase No. 13-22648-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 2
Total Noticed: 20

Date Rcvd: Jun 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2019.

db +Marie D. Brietkreutz, 501 Minton Street, Pittsburgh, PA 15204-1838
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13661488 City Of Pittsburgh, 400 Grant Street, Pittsburgh, PA 15219
 13703898 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13703902 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13661491 +Equitable Gas, P.O. Box 371820, Pittsburgh, PA 15250-7820
 13703595 +Equitable Gas Company, c/o Donna Treemarchi, 225 North Shore Drive,
 Pittsburgh, PA 15212-5860
 13661493 +PNC Bank, 3232 Newark Drive, Miamisburg, OH 45342-5421
 13683249 +PNC Mortgage, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13703901 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
 13661494 +Riverstet FCU, 1700 Jane Street, Pittsburgh, PA 15203-1812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 21 2019 02:30:06 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13661489 +E-mail/Text: electronicbkydocs@nelnet.net Jun 21 2019 02:30:19 Dept Of Education,
 121 S 13th Street, Lincoln, NE 68508-1904
 13661490 +E-mail/Text: kbarkley@bernsteinlaw.com Jun 21 2019 02:30:39 Duquesne Light Company,
 Payment Processing Center, Pittsburgh, PA 15267-0001
 13710948 +E-mail/Text: kbarkley@bernsteinlaw.com Jun 21 2019 02:30:40 Duquesne Light Company,
 c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13661492 +E-mail/Text: Bankruptcies@nragroup.com Jun 21 2019 02:30:46 National Recovery Agency,
 2491 Paxton Street, Harrisburg, PA 17111-1036
 13690109 +E-mail/Text: electronicbkydocs@nelnet.net Jun 21 2019 02:30:19
 Nelnet on behalf of the U.S. Dept. of ED, US Department of Education,
 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
 14142765 EDI: DRIV.COM Jun 21 2019 06:18:00 Santander Consumer USA, P.O. Box 105255,
 Atlanta, GA 30348-5255
 14197931 +EDI: DRIV.COM Jun 21 2019 06:18:00 Santander Consumer USA INC, PO BOX 560284,
 Dallas, Texas 75356-0284

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
 cr City and SD of Pittsburgh
 cr PNC BANK, NA
 cr PNC Bank, National Association
 cr Pittsburgh Water & Sewer Authority
 cr Riverstet Credit Union

TOTALS: 6, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, NA andygornall@latouflawfirm.com
Brian Thomas Langford on behalf of Creditor Riverset Credit Union PitEcf@weltman.com,
PitEcf@weltman.com
Franklin L. Robinson, Jr. on behalf of Debtor Marie D. Brietkreutz frobi69704@aol.com,
flrlegal@excite.com;robinsonfr66530@notify.bestcase.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor PNC BANK, NA bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor City and SD of Pittsburgh jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 12